

September 30, 2010

Making Home Affordable Compliance  
8000 Jones Branch Dr.  
Attn: J.T. Warner, Mailstop C3F  
McLean, VA 22102

Re: Initial Certification – Barclays Capital Real Estate Inc.  
d/b/a HomEq Servicing

Dear Mr./Ms. Warner:

Attached please find the Initial Certification (the "Certification") for Barclays Capital Real Estate Inc. d/b/a HomEq Servicing ("HomEq Servicing"). As described in the Certification, HomEq is not aware of any instances of material non-compliance in its implementation of the Programs. As further described in the Certification, no further Certifications from HomEq Servicing will be made as the assets of HomEq Servicing were sold, effective September 1, 2010.

Sincerely,

A handwritten signature in dark ink, appearing to read "B Pratt", with a stylized flourish at the end.

Beth Pratt  
(916) 339-6363

Enclosure

Beth Pratt